

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Case No: 11-60834 – DDO

Eliot Allen Bieniek  
1041 Bay Cirlce  
Annandale, MN 55302

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2088

Angela Jean Bieniek  
1041 Bay Cirlce  
Annandale, MN 55302

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-3515

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/29/11

Dennis D O'Brien  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on November 29, 2011 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 Eliot Allen Bieniek  
 Angela Jean Bieniek  
 Debtors

Case No. 11-60834-DDO  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-6

User: admin  
 Form ID: 7dsc

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Nov 30, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2011.

db/jdb	+Eliot Allen Bieniek, Angela Jean Bieniek, 1041 Bay Circlce, Annandale, MN 55302-3579
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59507430	BANK OF AMERICA, P O BOX 5170, SIMI VALLEY, CA 93062-5170
59507431	+FIRST MINNESOTA BANK, 106 E 4TH ST., BOX 960, MONTICELLO, MN 55362-8508
59584406	+FIRST MINNESOTA BANK, ATTN RANDY, PO BOX 960, MONTICELLO MN 55362-0960
59507432	+GRIES & LENHARDT, PLLP, 12725 43RD ST NE, STE 201, ST MICHAEL, MN 55376-4927
59507433	REITER & SCHILLER, ATTORNEYS AT LAW, 25 DALE ST N, ST PAUL, MN 55102-2227
59507434	U S DEPT OF EDUCATION, P O BOX 105028, ATLANTA, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+EDI: MINNDEPREV.COM Nov 30 2011 23:38:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Nov 30 2011 23:57:58 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59507429	EDI: BANKAMER2.COM Nov 30 2011 23:38:00 BANK OF AMERICA, P O BOX 15027, WILMINGTON, DE 19850-5027
59584597	EDI: BANKAMER2.COM Nov 30 2011 23:38:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
59625673	EDI: RECOVERYCORP.COM Nov 30 2011 23:38:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
59507435	EDI: WFFC.COM Nov 30 2011 23:38:00 WELLS FARGO BANK, P O BOX 5058, PORTLAND, OR 97208-5058
59507436	+EDI: WFFC.COM Nov 30 2011 23:38:00 WELLS FARGO BANK NA, BOX 10347, DES MOINES, IA 50306-0347

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

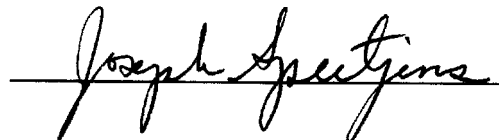
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2011

Signature:



District/off: 0864-6

User: admin  
Form ID: 7dsc

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Nov 30, 2011

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2011 at the address(es) listed below:

J. Richard Stermer rsterner@stermerlaw.com, mn21@ecfcbis.com  
Sam Calvert on behalf of Debtor Eliot Bieniek calcloud@gmail.com,  
calcloud1@gmail.com;calvert.sam@gmail.com  
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3